

United States Courts
Southern District of Texas
FILED

JUN 11 2024

Hala Innana Waldrop
4723 Cashel Circle
Houston, Texas 77069

June 11th 2024

Nathan Ochsner, Clerk of Court

Honorable Judge Ellison

*United States District Court for the Southern District of Texas
515 Rusk St.
Houston, Texas 77002*

Dear Judge Ellison,

I am kindly writing to formally request that the United States District Court for the Southern District of Texas issue an order permitting me to act as my representative in the legal matter involving my mortgage company, Freedom Mortgage.

My name is Hala Innana Waldrop, and I assert my status as a lawful American citizen.

I am a single mom of a 15-year-old son with special needs. I have no family around here in the US. I worked for four years and 9 months for the Harris County Sheriff's Office (HCSO). I encountered life-threatening injuries at work, and accordingly, the HCSO terminated my employment. I am still under medical observation, having surgeries and treatments. Therefore, medical providers still have not cleared me to perform any work. Termination from work limited my financial capabilities. Accordingly, I cannot afford to appoint a new legal firm and pay new legal fees for the above reasons.

My dispute with Freedom Mortgage dates back to August 2019, when I filed my first complaint with HUD and the Consumer Protection Bureau; however, no resolution was reached. Therefore, I had to seek legal advice and consultation from several legal firms, asking for legal representation, which cost me a lot of money until I had an experienced representative real estate attorney. Mr. Randy Wooten filed my petition in the district court. However, Freedom Mortgage's legal firm moved the case to the Federal Court. Mr. Wooten does not litigate in the Federal Court. I accordingly contracted Mr. David Batton to represent me in the Federal Court / Southern District of Texas / Houston division. Nevertheless, Mr. Batton encountered several personal issues, and as I was informed, he would not be able to attend to the litigation purposes in my case.

I am highly educated, with a BA in English Literature, an MBA, and a Ph.D. in Criminal Justice - Homeland Security (I am an A+ student, have completed all my academics, and am currently working on my Thesis). I am confident that I can represent myself against Freedom Mortgage.

Freedom Mortgage conducted several fraudulent transactions on my account, and some of these transactions were addressed in three class-action lawsuit cases that were won against Freedom Mortgage.



Additionally, on June 23, 2023, case # 23-32059 in the United States Bankruptcy Federal Court, Judge Marvin Isgur ruled that the automatic stay in my case was extended if I continued making the regularly scheduled payments until the court resolved the civil case.

I maintained my payments by wiring them on time without any problems; however, Freedom Mortgage requested that their bank reject and return my May 2024 payments without providing any reason. I wired the May payment twice, and both were returned. Furthermore, Freedom Mortgage sent me a letter dated May 10, 2024, requesting \$ 90,317.87 by June 12, 2024; otherwise, Freedom Mortgage will foreclose on the house.

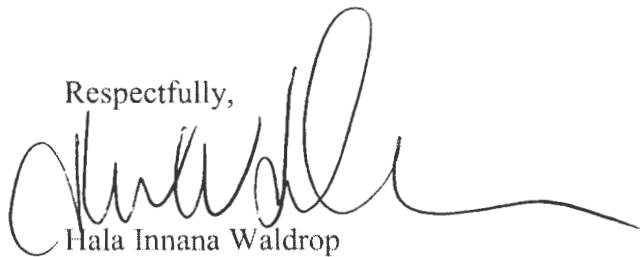
Please note that I filed an injunction today, June 11, 2024, to stop the foreclosure.

I will request a jury trial in my case upon your approval to represent myself.

I have all official documents and proof of my claim against Freedom Mortgage.

Thank you, Your Honor.

Respectfully,



A handwritten signature in black ink, appearing to read "Hala Innana Waldrop".

Hala Innana Waldrop

*Attached a Copy of;
The Bankruptcy Ruling
Freedom Mortgage's Letter*

ENTERED

June 23, 2023

Nathan Ochsner, Clerk

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE:

HALA INNANA WALDROP,

Debtor.

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§
§
§
§

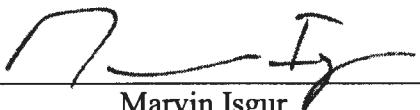
CASE NO: 23-32059

CHAPTER 7

ORDER CONDITIONING THE AUTOMATIC STAY

As stated on the record in the hearing held on June 23, 2023 at 9:40 a.m., the automatic stay in Ms. Waldrop's case is extended, on the condition that Ms. Waldrop continue to make the regular, scheduled payments on both her mortgage and car note under her contractual agreements with those creditors.

SIGNED 06/23/2023



Marvin Isgur
United States Bankruptcy Judge





FREEDOM MORTGAGE[®]
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

5407-14659-0000014-001-1-000-000-000-000-4010

HALA INNANA WALDROP
4723 CASHEL CIR
HOUSTON TX 77069-3503

May 10, 2024

Re: Loan Number 0100705144
 Collateral Address 4723 CASHEL CIR
 HOUSTON TX 77069

Dear HALA INNANA WALDROP:

We have not received your loan payments for the period of August 1, 2020 through May 1, 2024, which means your loan is in default. This letter is a demand for payment of the past due amount as of May 10, 2024, which are:

Principal, interest, & escrow	\$88,448.80
Late charges	\$0.00
Fees and costs to date	\$1,869.07
Less Amount in Suspense	\$0.00
 Total Amount Due	 \$90,317.87

Interest and fees will continue to accrue after the date of this letter in accordance with the terms of your loan.

You must cure the default by paying the Total Amount Due by June 12, 2024. Failure to cure the default on or before the date specified in this notice will result in acceleration of the sums evidenced by the Note and secured by the Security Instrument that you executed in connection with the referenced loan, and foreclosure or sale of the secured property. You have the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.

HUD-approved counseling is available on FHA-insured loans by calling 800-569-4287. You may also be entitled to a face-to-face interview with Freedom Mortgage Corporation if you have an FHA-insured loan. If you would like to discuss this letter and foreclosure prevention options, or arrange a face-to-face interview, we encourage you to contact our Customer Care Department immediately at 855-690-5900, Monday through Friday, from 8:00 AM-8:00 PM, and Saturday from 9:00 AM-2:00 PM, Eastern Time.

Please telephone Freedom Mortgage Corporation at 855-690-5900 before you make your payment to confirm the

amount you should pay. Payments must be made in U.S. currency, made payable to Freedom Mortgage Corporation, and sent to:

Freedom Mortgage Corporation
PO Box 7230
Pasadena CA 91109

You can access your loan information 24 hours a day, seven days a week by logging on to www.freedommortgage.com or through our automated phone system at 855-690-5900. If you need to speak with a Customer Care Representative, please call Monday through Friday 8:00 AM–8:00 PM and Saturday 9:00 AM–2:00 PM Eastern Time.

Sincerely,

Freedom Mortgage Corporation
NMLS # 2767 (www.nmlsconsumeraccess.org)

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

